



The Township of White River

Housing Need and Demand Study

February 2017



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Key Stakeholders

Thank you to the many community members and staff of the following organizations who provided input and insight in the development of this plan.

White River Community Members

Mayor and council members

Landlords

OPP

Real estate

Government agencies

Lisa Krug; ADSAB

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1.0 EXECUTIVE SUMMARY

Housing is one of the most fundamental human needs and access to safe, affordable and adequate housing affects almost every aspect of a community and its residents. It contributes to the creation of complete and more economically viable communities. The provision of a range housing options allows families and individuals of all income levels to find a place to call home. This is especially true for retaining and attracting residents in the face of economic cycles which trend up or down over time. Expanding the availability of housing and improving affordability will help to strengthen community investment and improve quality of life, both for existing and new residents.

Over the years, the Township of White River has experienced economic cycles of growth and decline which have had an impact on the community and in particular housing needs.

This study completed an overview of the provincial planning context and the specific components as they relate to the local housing plans. A review of the housing continuum assessed the available options in White River and considered the many factors that impact housing conditions including the geography, economic conditions and affordability.

The plan examines populations including, an aging population, the number of individuals in each cohort, and income as that relate to local housing conditions.

The objective of the plan was to identify the current housing situation in the community, forecast the demand for affordable and supportive housing by type (single dwelling, apartments, and transient) and by user group (e.g. seniors, industry) and recommend an approach to build housing in the community.

The study has identified that currently there is no need for family single detached or semi-detached units; however, there is a high need for bachelor, 1 and 2 bedroom units.

In order to deliver appropriate housing options, the Township of White River will require partnerships and investment to attract developers.

The recommendations include appropriate mix of short-term and long-term course of actions along with on-going monitoring to identify so that adjustments or revisions are made when necessary based on the local environment.

2.0 INTRODUCTION

Algoma District Services Administration Board is the designated District Municipal Service Manager servicing 20 area member municipalities and Northern Territories Without Municipal Organization in the District of Algoma. Under the Social Housing Act (2011), Service Managers were required to carry out a 10-year Housing and Homeless Plan. Algoma District Services Administration Board finalized the Opening Doors to Better Lives document in 2013.

The Township of White River is one of the member municipalities in the northwest quadrant of the Algoma District Services Administration Board's jurisdiction.

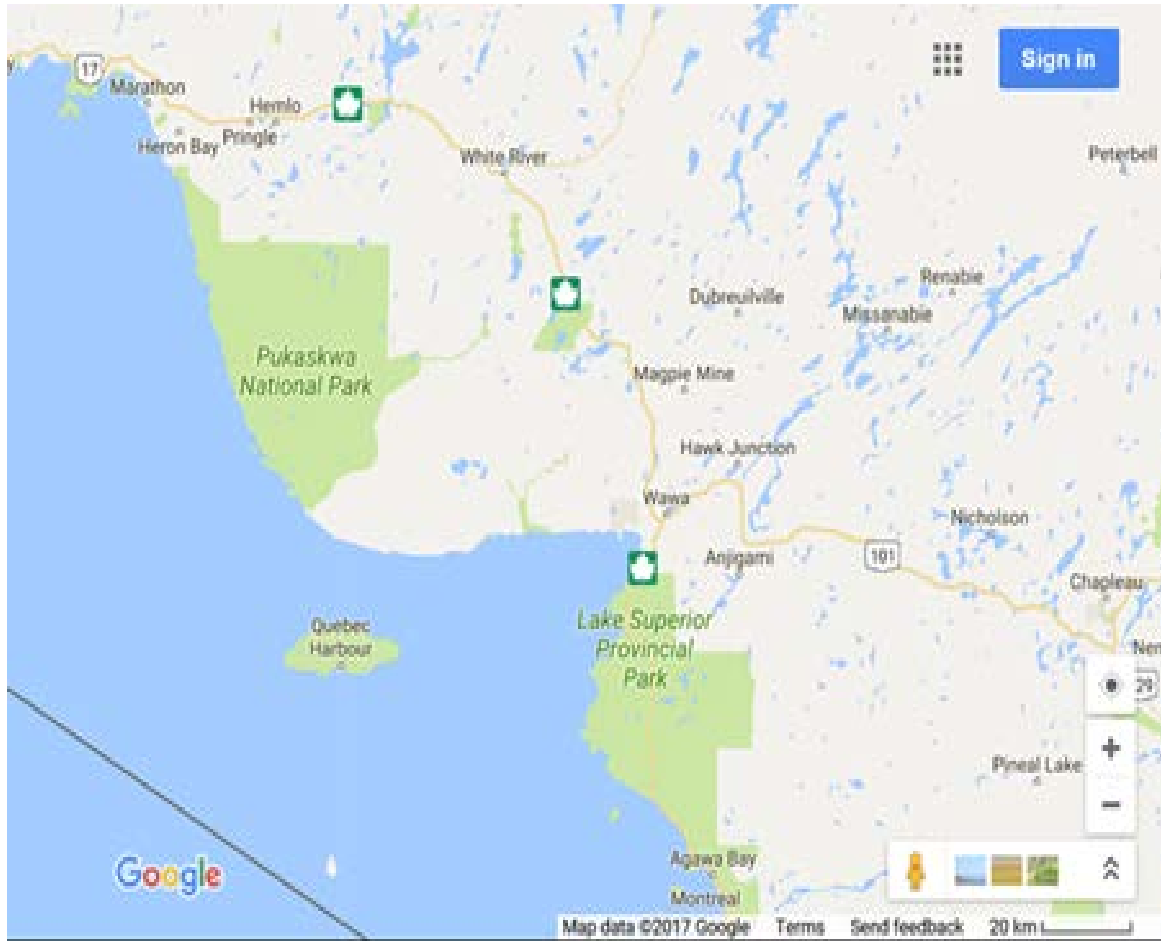
Although White River is part of the Opening Doors to Better Lives document, White River has identified an urgent need to review their housing status. This study will endeavour to provide a clearer picture of the housing needs within the communities.

As a result of various economic and demographic changes within the communities, the Mayors and Councillors of the Township of White River and the Town of Wawa through the Wawa Economic Development Corporation engaged in the development of the Housing Needs and Demand Study and retained the services of ARC Management Services and Harriman Planning.

This study is not intended to replace the Algoma District Services Administration Board Housing and Homelessness Plan of 2013. In fact, this study will undertake to add value to the Housing and Homelessness Plan through the enhanced information specific to the Township of White River.

Housing is viewed as a critical part of the local economy and is a key determinant of health. It creates a sense of home providing stability, prosperity as well as positive cultural and community development.

This study allows the community to proactively review their current housing situation in order to strengthen the housing continuum and ensure that residents have safe, suitable, adequate and affordable housing that meet their needs.



Source: Google Maps

2.1 What is a Need and Demand Study?

The purpose of a housing need and demand study is to establish the current and emerging housing needs of a community. It examines housing gaps and issues in order to evaluate the housing supply and needs against the Housing Continuum.

This study will address the housing need and demand within the communities through:

- a) Identifying the current housing status
- b) Identifying the current and emerging need
- c) Identifying the supply

2.2 Approach

The development of the Housing Need and Demand Study was structured to take into consideration both quantitative and qualitative analysis and follow the strategic direction below.



The overall work, issues, direction and actions for this study was formed through research using census data and existing housing studies, evidenced based research, community consultations, surveys and key stakeholder interviews.

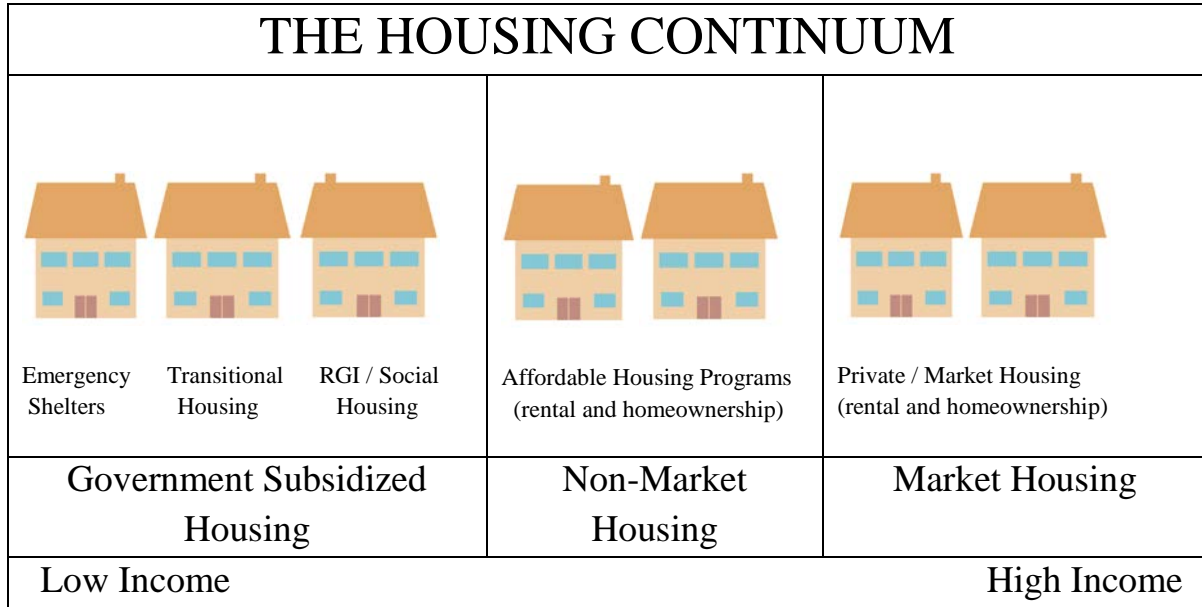
Quantitative analysis was undertaken through an in-depth review of information that would guide the study from sources such as Canada Mortgage and Housing Corporation; Statistics Canada; the Growth Plan for Northern Ontario, 2011; Algoma District Opening Doors to Better Lives, 2013 document; and White River Strategic Plan, 2016.

Community consultations and key stakeholder interviews were held with various members of the White River community and included members of councils, support service providers, health services providers, non-profit housing providers, seniors' groups, local landlords, and business owners, Ontario Provincial Police, Ministry of Community and Social Services (MCSS), and the Northern Ontario Local Integrated Health Network.

The consultations and interviews were instrumental and valuable in the formation of this document. They assisted in identifying key themes and gaps in the housing continuum that would both positively and negatively impact the development of new housing through local policies and procedures.

A community survey also engaged relevant information from the residents to confirm and enhance the findings.

2.3 What is the Housing Continuum?



The housing continuum refers to a visual model, the illustration above, which demonstrates both market and non-market housing and highlights a range of housing options for all income levels. Moving from left to right, it refers to government subsidized housing such as emergency shelters, various forms of supportive housing, rent-geared-to-income (RGI) rentals, and housing co-operatives. Although rentals and housing co-operatives are also seen as government subsidized housing, they are also considered non-market housing which can be characterised as affordable rents or prices to market rental housing and home ownership which may require a higher income for most people can not afford.

Because of the unique make-up, and specific community needs, the mix of market and non-market housing varies in every city or town across Canada. Community residents should have the opportunity to find housing that meets standards of adequacy, suitability, and affordability and that is most appropriate and best suited to their circumstances.

2.4 What is Affordability?

Canada Mortgage and Housing Corporation makes note that the term "affordable housing" is often used interchangeably with "social housing"; however, as noted above social housing is just one category of the housing continuum and usually refers to government subsidized rental housing.³

However, affordable housing is a broader term used for both temporary and permanent housing. Housing can be provided by the private, public and not-for-profit sectors and can reflect all forms of housing tenure (i.e. rental, ownership and cooperative ownership).³ In addition, it can refer to any part of the housing continuum from temporary emergency shelters through to market rental housing or market homeownership.³

In order to define affordable housing further, we refer to definitions from Canada Mortgage and Housing Corporation, Canada's Crown Corporation created to administer the National Housing Act and the Ontario Provincial Policy Statement (2005).

According to Canada Mortgage and Housing Corporation, in Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income and must be adequate, affordable, and suitable. Over the years, the 30 percent rule has become a rule of thumb which identifies what a family can spend on housing and still have money left over for non-discretionary spending. This also became an underwriting standard which reflected the lender's perception of loan risk determining home ownership affordability.³

The Ontario Provincial Policy Statement (2005) (PPS), is a planning document which outlines policies regarding development in local and regional jurisdictions. Along with various municipal guidelines, it contains policies which speak to the need for a range of housing options, affordable to different income levels.

Planning authorities are required to address an appropriate range of housing types and densities to meet the requirements of current and future residents. In turn, municipalities are asked to establish and implement minimum housing targets which are affordable to low and moderate income households and special needs housing requirements.

The PPS defines affordable rental and ownership housing as:

Rental Housing:

The lower of:

- a) Housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- b) The average market rent of a unit in the regional market area.

Ownership Housing:

The lower of:

- a) Housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or
- b) Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.

What complicates the definition of affordable housing further is that it varies from government program to government program. For example, under the Investments in Affordable Housing (IAH), affordable rents are set at 80% of the regional market rent or below while under the CMHC Mortgage Loan Insurance for Affordable Housing Projects, rents are considered affordable at levels 1, 2 and 3 with level 3 being the lowest at 50% of average market rent. Lastly under the various social housing programs administered by the Algoma District Services Administration Board affordability is calculated differently based on the program guidelines that dictates the housing agreement under the Social Housing Act. As noted, the calculation for housing affordability can be ambiguous and are only appropriate depending on the program which funding or policy it follows.

For the purposes of this study and as an indicator of housing affordability, we will consider housing to be affordable if shelter costs account for less than 30 per cent of before-tax household income. Please note that shelter costs for tenant purposes includes rent and utilities while for home ownership it would mean principal, interest, heat and property taxes.

3.0 Existing Legislation and Policy Framework

Housing policies and procedures can become a very complex web of policy framework and planning. The following is an overview of housing legislation and policy background which guides housing in Ontario communities.

3.1 Ontario Planning Act

The Ontario Planning Act (1990) sets out the formal planning process and the roles and responsibilities of the communities in Ontario. The tools and provisions within the Act can have a significant impact on the supply and development of housing.

The following sections of the Act pertain to housing:

Section 2 - Provincial interest

Section 16 - Official Plans

Section 28 - Community Improvement

Section 33 - Demolition Control Area

Section 37 - Increased Height and Density Provision By-law

3.2 The Strong Communities Through Affordable Housing Act

In 2011, the Ontario Legislature approved Bill 140, The Strong Communities Through Affordable Housing Act.

Bill 140 amended the Planning Act as is related to Second Units and the required zoning by-laws. It amended sections of the Planning Act to facilitate the creation of second units, in turn, requiring municipalities to allow second units in detached, semi-detached and row housing as well as ancillary structures.

In addition, the Act allowed for the extension of Garden Suites from 10 years to 20 years.

3.3 Provincial Policy Statement

Under the Planning Act and the Ontario Provincial Policy Statement (PPS, 2005), municipalities are required to provide efficient land use, a full range of housing types and densities that meet

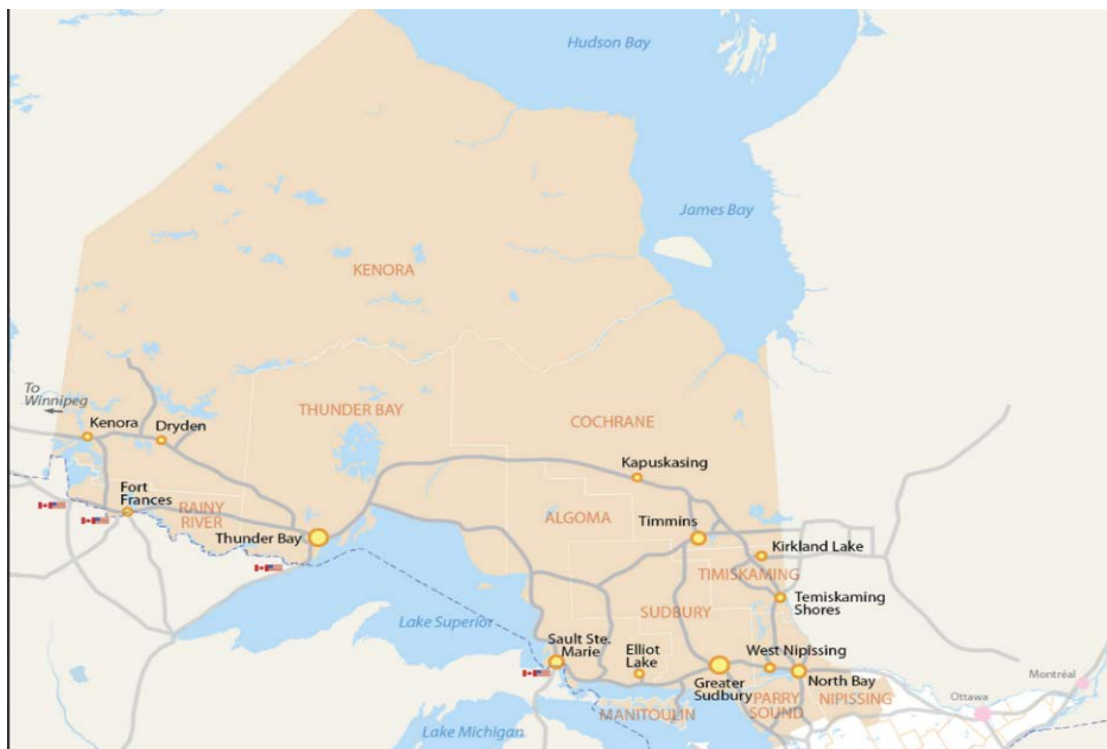
affordable and special needs housing for current and future requirements of residents in the regional market area.

It also defines “low and moderate income household” as the lowest 60 percent of the income distribution as well as defining “affordable” as described above under Section 2.4, What is Affordability?.

3.4 Provincial Growth Plan for Northern Ontario, 2011

The Northern Ontario Growth Plan directs growth and is part of an economic development plan, an infrastructure investment plan, a labour market plan and a land-use plan which was prepared under the Place to Grow Act, 2005. It provides direction and a framework to guide municipalities to build more compact communities, to support and set targets for residential intensification as a result of planned growth over the next 25 years.

The Northern Ontario Growth Plan identified the strategic core areas as Greater Sudbury, North Bay, Timmins, Sault Ste. Marie, and Thunder Bay. While the Township of White River is not identified as strategic core areas they are smaller communities located between the core areas of Timmins, Sault Ste. Marie and Thunder Bay. The strategic location of White River can potentially benefit from the planned investments and growth.



Source: Provincial Growth Plan for Northern Ontario, 2011

3.5 Ontario Municipal Act 2001

The Municipal Act grants powers to the municipalities to establish housing regulation such as by-laws, property tax rate, and general power to provide grants for the purposes it considers is in the best interest of the municipality, subject to certain limits.

3.6 Ontario Development Charges Act, 1997

This Act provides for the payment of fees for new development to the Township and the School Boards. The Act is intended to provide municipalities with the ability to generate revenue for new growth without placing any undue hardship or burden on existing taxpayers.

By-laws passed under the Act can provide for exemptions or deferrals of payment of development charges fees to affordable housing projects to assist with cash flow and financing.

3.7 Local Official Plans and By-laws

At a municipal level, municipalities are to ensure that policies and by-laws are in place to shepherd the development and maintenance of housing.

The Official Plans establish objectives and policies for housing, identify residential intensification, and density targets. While the local Official Plans set out the applicable policies, land use designations and regulations for housing developments within the municipalities, the Zoning By-laws are more detailed definitions, general provisions, permitted uses and zoning standards for all lands within the municipality.

Housing is governed by and impacted by these standards and permitted uses.

Key Findings:

The Official Plans are a series of policies that are enforced with further By-laws like a Zoning By-law. This study has found that the Official Plans for the Township of White River are outdated.

Although the Province encourages new Official Plans, it does not enforce that rule. As such, municipalities without up-to-date plans rely on the Provincial Policy Statements to guide them with development.

3.8 Building Code Act

The Building Code Act usually part of the Property Standards By-law provides for the maintenance of the physical condition of the existing housing stock as well as maintenance standards for occupancy.

3.9 Other Legislation

At a Federal level, Canada currently does not have a national housing strategy. However, ground work has been laid for future construction of a national housing strategy. In fact, in recent months, Canadians were asked to provide feedback which would guide the development of a national housing strategy.

The National Housing Act (NHA) was introduced in 1944 and provided the Federal government through Canada Mortgage and Housing Corporation the leading role in housing programs and financing. In the mid-1990's, the federal government transferred responsibility of social housing to the provinces. Currently, through Canada Mortgage and Housing Corporation, the Federal government provides funding to the Provinces and Territories for housing under the Investments in Affordable Housing agreements.

In this respect, in 1999, the Canada-Ontario Affordable Housing Agreement was signed between Canada Mortgage and Housing Corporation on behalf of the Federal Government and the Ministry of Municipal Affairs and Housing on behalf of the Ontario Provincial Government.

In 2000, under the Social Housing Reform Act (currently the Social Housing Act, 2011), the municipal sector assumed responsibility for the social housing within their jurisdiction. To compensate for the cost of assuming this responsibility, the Province and Federal dollars are transferred to the Service Managers.

In the case of White River, the Algoma District Services Administration Board is responsible for the administration of existing social housing agreements in White River and the promotion and program funding for existing and new affordable housing development with funding transferred from the Federal and Provincial governments.

3.10 Additional Documents affecting housing

Other documents which outline and guide housing programs, policies, and procedures include the Provincial Long-Term Affordable Housing Strategy, Housing Services Act and the Ontario's Housing Policy Statement, Residential Tenancy Act and the Patients First: Strengthening Home and Community Care.

Although these documents affect housing direction, they do not govern the local Official Plans and Zoning By-laws.

3.11 Legislation Summary

The delivery and provision of affordable housing is governed by provincial and municipal policies. These housing policies are administered to ensure housing providers develop projects that meet the goals and objectives outlined by the Long Term Affordable Housing Strategy and the Housing Services Act, 2011.

The Long Term Affordable Housing Strategy developed by the Ministry of Municipal Affairs and Housing in 2010, highlighted the need of appropriate delivery of housing and services. The Province encouraged an integrated local planning model allowing opportunities for groups that foster independence and enable participation in the community and economy. From this strategy came the Housing Services Act, 2011 that required Ontario Service Managers to create comprehensive, multi-year plans for local housing and homelessness services.

The responsibility and provision of affordable housing has become increasingly more difficult with the lack of financial support from both the Federal and Provincial governments. In response to the overwhelming demand for cost effective housing solutions the Province has approved pieces of legislation that attempt to identify and address the concerns related to the provision of affordable housing and the quality and level of care for seniors.

The Promoting Affordable Housing Act introduces legislative amendments to the Planning Act, The Development Charges Act, The Housing Services Act and to Residential Tenancy Act. These Acts will allow municipalities to promote the development of affordable housing with inclusionary policies supporting the need for housing. The second important document is The Patients First: Strengthening Home and Community Care. This policy speaks to formulating plans in the hope of reducing the financial pressure on local hospitals and allowing seniors to reside in the appropriate housing environment with a level of care conducive to their life style.

In 2011, the Province issued the Ontario Housing Policy Statement to provide additional policy context and direction to local Service Managers to support and encourage locally relevant plans.

Under the OHPS local plans would;

- Demonstrate a system of coordinated housing and homelessness services to assist families and individuals to move toward a level of self-sufficiency.
- Include services, supported by housing and homelessness research and forecast, which are designed to improve outcomes for individuals and families.
- Are coordinated and integrated with all municipalities in the service area.

- Contain strategies to increase awareness of and improve access to affordable and safe housing that is linked to supports, homelessness prevention, social programs, and services.
- Contain strategies to identify and reduce gaps in programs, services and supports, and focus on achieving positive outcomes for individuals and families.
- Contain local housing policies, and short and long term housing targets.
- Provide for public consultation, progress measurements and reporting.

4.0 Community

4.1 Location

Home of “Winnie the Pooh”, the Township of White River is a small community in north western Ontario amongst lush forest, fresh water lakes and rivers. White River is located mid-way between the larger communities of Sault Ste. Marie and Thunder Bay along the Trans-Canada Highway (Hwy 17) and east of Timmins on Hwy 101.

The drive from Timmins is approximately 4.5 hours or 423 km., from Thunder Bay it is approximately 391 km or 4.5 hours with the closest urban centre being Sault Ste. Marie at approximately 314 km and 3.5 hours. (Google Maps)

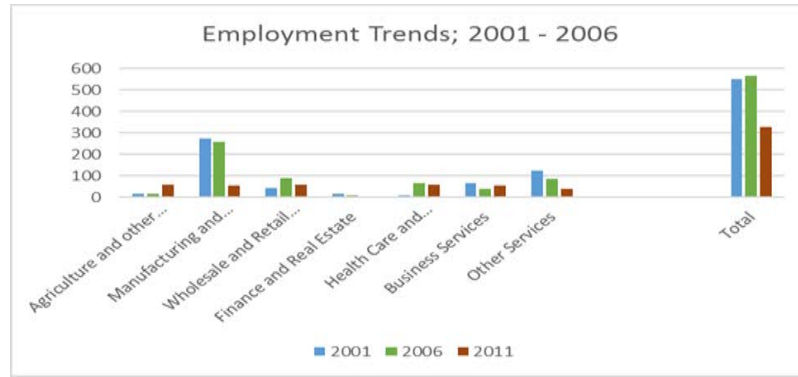
Small communities in the surrounding district include Hornepayne, Wawa, Marathon, Manitowadge and Dubreuilville. These communities are approximately one hour drive or 100 km in each direction.

4.2 Economic Scan

White River was established in 1885 as a Canadian Pacific Railway work camp but it wasn't until the Trans-Canada Highway was completed in 1960 and the establishment of White River Airways that it attracted new industries and businesses.

Domtar (formerly known as Abitibi Paper) became the main industry until the downturn in the wood industry led to its closure in 2007.

As noted in the chart below, the decrease in the employment industries is reflected in the unemployment rate which increased to 15.4% in 2011 from 7.6 in 2006.



Source: Statistics Canada, Census Profile

White River saw a decline in every industry except the resource industry which saw a substantial increase since the 2006 census. Since 2007, the White River councillors, and Community Development Corporation; in collaboration with private investors, local community and Pic Mobert First Nation, successfully reopened the mill as White River Forest Products. White River Forest Products continues to operate today and employs approximately 140 people.

Based on the Ministry of Northern Development and Mines presentation to Wawa, Sault Ste. Marie District including White River is in an economically advantageous location as there are 3 gold producing mines, 1 advanced exploration, 32 active exploration projects, 1327 active claim units and approximately \$1.4 million in assessment work in this area. Should these activities expand, there would be a high need for skilled workers and housing. In fact, Harte Gold Corp. is located only 25 km north of White River and is in an advanced stage of exploration for the Sugar Zone Property.

The White River website, Community Profile, identified 14 major employers from the private and public sectors employing approximately 300 people. This list does not include employers from the service industry or other emerging sectors such as mining.

Population growth is tied to economic development. Notwithstanding the decline in employment opportunities outlined in the 2011 Statistics Canada Census Profile, the current economic surge of the mill and the mines would increase employment opportunities further. This in turn would boost residual employment such as the service industries including business services, finance, and health care resulting in a need for more housing.

4.3 Community Profile

Based on the 2011 Census Profile, the overall population has decreased from 2001 to 2011 with the highest decline in the under 49 age group. This is indicative of the employment situation causing younger people to go where the jobs are located. However, a recent release of the

limited 2016 Census data statistics by Statistics Canada reported that the White River population has grown 6.3% since 2011 from 607 to 645. At the time of writing this paper, there is limited information from the 2016 Census, therefore, this report will concentrate on the 2011 Census data.

The Census identified that the greatest population increase was in the 50 to 74 age categories (18.6%). Although it remained relatively stable, Statistics Canada reported a decrease in the household size from 2.7 in 2001 to 2.2 in 2011.

Between 2006 and 2011, there was a net decrease or decline of 77.8% in the under 49 age group, there was a smaller decrease of 6.4% in the over 50 population. Almost half (43.9%) of the population is over the age of 50. This is further confirmed by Statistics Canada mobility pattern in that 77% of the Township’s residents have not moved in the past five years.

Source: Statistics Canada, 2001, 2006, 2011 Census Profile

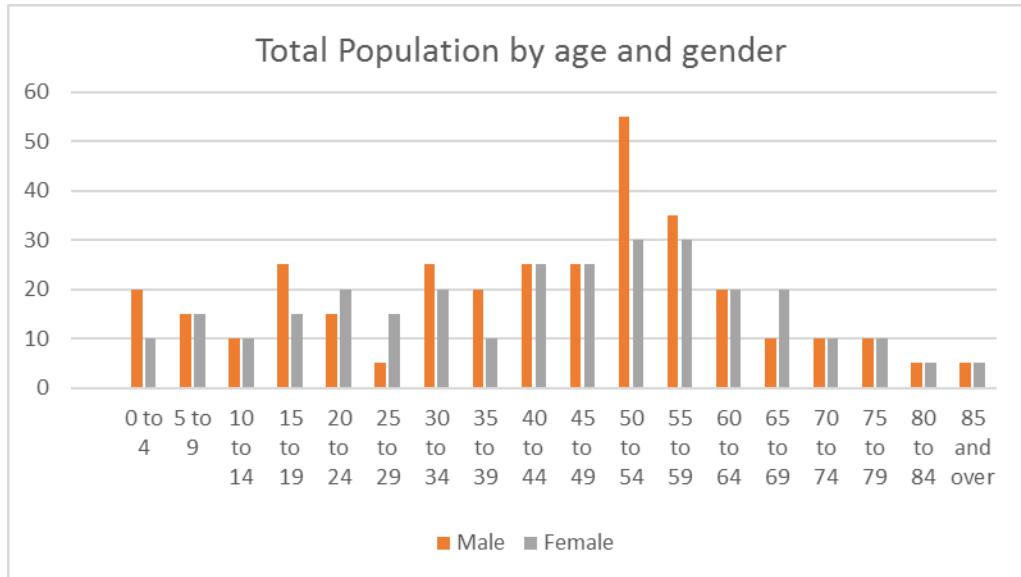
Population Change					
Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
Less than 25	380	240	-36.8	155	-35.4
25 - 49	400	330	-17.5	190	-42.4
50 - 64	145	175	20.7	190	8.6
65 - 74	45	45	0.0	50	10.0
75 +	30	40	33.3	30	-25.0
Total	1,000	830	-17.0	615	-27.8

This suggests that retirees are not migrating out but rather prefer to reside in White River during their retirement, implying that the need for more private, non-profit, and/or municipal funded seniors housing projects would be needed.

With fewer people available locally, potential new businesses and current businesses are experiencing labour shortages. The consultations identified the need for more skilled labour as there has been an in-migration of individuals from various locations outside the White River area to work in the mill and the mine.

Along with the shortage of labour, a smaller younger population causes a decline in the ability to support its older residents. This is currently noted as many of the supports (clinics, hospital, school) are no longer available in the community. In addition, this also implies that certain housing types are no longer needed.

Source: Statistics Canada, Census Canada Community Profiles, 2011



5.0 Housing Market

This section will address the housing market as well as the affordability in White River for both rental and home ownership opportunities.

5.1 Household trends

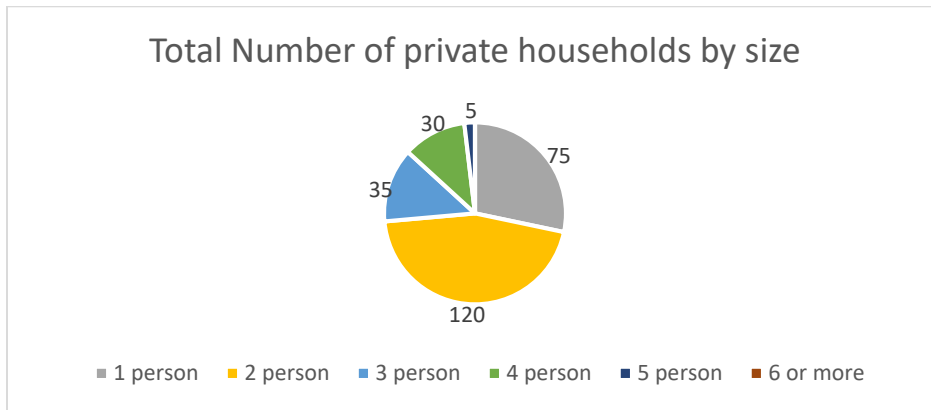
Households continue to decline from 370 households in 2001 to 275 households in 2011. The greatest impact occurring from 2006 to 2011 is indicative of the reduced employment. This impact represents an overall reduction of approximately 26% in turn reducing average household size from 2.7 to 2.2.

Households	2001	2006	2011
Couples	220	220	160
Singles	85	100	80
Other	65	35	35
Total	370	355	275
Ave. Hhld	2.7	2.7	2.2

Source: Statistics Canada, Census Profile, 2001, 2006, 2011

Reduction in households would propose that the need for different types of housing units across the continuum would not be required.

Since almost half of the population was over the age of 50; it was interesting to note that 80 persons over the age of 65 were in private households. Based on the 2011 Census reported that 25 persons over the age of 65 were living alone.

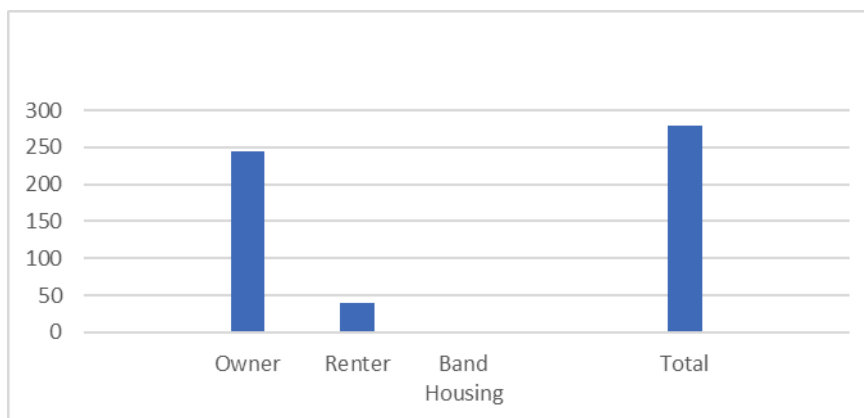


Source: Statistics Canada, Census Profile

The total number of private households by size provides a good indication of the type and size of housing is needed within the community. The above illustrates that the majority of household formations are 1 and 2 person households. This would suggest that there would be a high need for bachelor, 1-bedroom, and 2-bedroom units.

5.2 Housing types

Based on the 2011 National Housing Survey, total number of private households in White River is represented by 245 owners and 40 renters.



Source: 2011 National Housing Survey, Census Profile

Total number of occupied private dwellings by structure type			
	2001	2006	2011
Single - detached	250	240	190
Semi-detached, row, apt duplex			40
Apartment 5 or more storeys			0
Apartment fewer than 5 storeys			5
Moveable dwellings			15
Other	120	115	20
Total Occupied Dwellings	370	355	270

Source: 2011 National Housing Survey, Census Profile

The community's housing consists of single-detached homes, duplex or semi-detached, apartment buildings under 5 storeys and moveable dwellings. Based on the 2011 Census, the supply of housing has decreased substantially since 2001 by 100 units. This infers that many of the buildings have either been left vacant, are uninhabitable or destroyed and not rebuilt.

The consultations brought to the attention the need for repairs to a number of the buildings. This would discourage people from wanting to rent or own property and would lead them to find alternative accommodations or move to other nearby communities. In fact, the housing survey highlighted that the number one barrier to finding housing was the poor condition of housing.

The focus group also identified that a number of miners were living in mobile homes in wooded areas surrounding the community and the mine location. There is a shortage of housing for temporary workers. Unfortunately, confirmation of the numbers was unattainable. This does suggest that there is a lack of housing which has resulted in individuals taking alternative measures. The community feels that homes would be purchased if homes were for sale.

The lack of housing puts pressure on the system to ensure that the current and potential future residents have the appropriate accommodations to live in safe, affordable, adequate, and suitable housing.

The challenge for the community is to ensure that their seniors as well as the current and future residents have the services and accommodations to meet the residents' needs.

5.3 Rental Market

Annually, Canada Mortgage and Housing Corporation surveys private landlords to identify the rents and vacancies that are occurring in communities with population base of more than 10,000. Unfortunately, due to its smaller population base, rental rates and vacancies for White River were not available.

With the assistance of the White River staff, the community rental market was surveyed for rents and vacancies. This information has not been verified or tested. Since this is a small community with a small universe of rentals, the information is appropriate for our study, as it provides information relating to the current rental market in the community.

Due to the small number of buildings and units, the information below has been provided in aggregate form. Based on the survey there are a total of 4 market and non-market apartment buildings including a senior's complex. These buildings account for a total of 62 market units and 17 non-market units. The average rents are provided below for 3 of the buildings.

	Average Market Rents
Bachelor	\$400*
1-bedroom	\$585*
2-bedroom	\$642*
3-bedroom	\$700*

* Units may or may not include heat and electricity

An indication of supply/demand is the number of vacant apartments. Based on the rental survey, there are 3 vacancies in these buildings representing one each in the bachelor, 1-bedroom and 3-bedroom in a universe of available apartments to be occupied. This represents a vacancy rate of 4.05%.

The chart below provides a comparison of the vacancies in communities that are surveyed by Canada Mortgage and Housing Corporation in the surrounding area. As noted, the vacancies in White River are comparable or below the other centres.

Source: CMHC Market vacancy rates and rents, Fall 2016		
	Vacancy Rate	Average Rents (2-bedroom)
Thunder Bay	5.0%	\$940.00
Sault Ste. Marie	3.1%	\$873.00
Timmins	7.0%	\$936.00
Elliot Lake	13.4%	\$601.00
White River	4.1%	\$642.00

Along with vacancies, another sign of supply/demand is the number of people on the waiting list. As of November 2016, the Algoma Services Administration Board had a total of 7 people on the waiting list for subsidized units while no other market waiting lists were available, this indicates a need for units.

Although this is the current situation, it should be noted that based on the Algoma Services Administration Board subsidized units were difficult to fill until 2011 after the economy rebounded. ASAB has advised that the length of time to get into subsidized housing is a moving target as it depends on the supply in the community.

5.4 Home ownership

As noted above, Statistics Canada Census Profile identified 270 dwellings, 45 were built prior to 1960 and none built after 1990. The condition of these dwellings was characterised as, 240 were in regular or have minor repairs while 30 require major repairs.

Over the last five years, a small number of building permits have been issued for various renovations; however, none of them have been for housing construction.

The Census Profile also revealed that 190 were single-detached homes, 40 semi-detached and 15 moveable dwellings.

Based on Statistics Canada 2011 National Housing Survey, the median dwelling value was \$80,143.

Housing Values			
	2001	2006	2011
Average House Value	\$72,857	\$82,921	\$80,143

Source: Statistics Canada, Census Profiles; 2001, 2006 and 2011

The housing values table above reveals the fluctuations based on the out-migration of residents as a result of the economic downturn. Our consultations identified that housing values was a concern for the residents as the values of the homes currently may not be the value of the home when originally purchased. Therefore, the feeling is that people moving to White River cannot find appropriate rentals and are hesitant to purchase because they do not know how long the jobs will be available.

5.5 Affordability

Housing is the single largest monthly expenditure for most households and research has shown that housing affordability is a problem faced by lower income households. However, some moderate-income households who opt or do not have an option but to spend a large proportion of their income on housing also face this same issue. Housing affordability is a critical element in the social well-being of all residents.

Measuring housing affordability involves comparing housing costs to a household's ability to meet those costs. Income and wages are used as a measure of housing affordability.

As noted above, depending on the government housing programs, the definition of affordability can be confusing. For the purposes of this study, housing will be considered affordable if shelter costs account for less than 30 per cent of before-tax household income for both rental and home ownership opportunities. Shelter costs for renters would include rent and utilities while for home ownership it would include principal, interest, heat and property taxes.

The table below illustrates the gross annual income required to afford private rental apartments by bedroom size in White River. At minimum wage, an employee making \$24,000 per year could afford a one-bedroom apartment; however, if an employee making \$24,000 per year required a 2-bedroom apartment, they could no longer afford the unit and would be paying over the 30% shelter calculation. Minimum wage earners also struggle with the proportion of money required to meet their shelter needs as demonstrated below.

	Average Monthly Rent	Average annual rent	Annual Income Required
Bachelor	\$400*	\$4,800	\$16,000
1-bedroom	\$585*	\$7,020	\$23,400
2-bedroom	\$642*	\$7,704	\$25,680
3-bedroom	\$700*	\$8,400	\$28,000

* Units may or may not include heat and electricity

Taking into consideration home ownership, the 2011 NHS average house value in White River was \$80,143. The following example illustrates affordability based on the purchase of a home for \$80,145. Assuming a mortgage of \$72,131, at a 5-year fixed closed interest rate of 4.64% over 25 years would yield a monthly payment of \$426.50 plus property taxes and utilities. Presuming these costs add an additional \$323 per month the total shelter costs would equate to \$750 per month. This would mean that someone earning a salary of \$30,000 could afford to purchase this home.

To review affordability further, an examination of new construction was carried out. In Ontario, the cost of developing a new home would be between \$150 and \$350 per square foot. Assuming that we are building a 1,000-square foot home at \$300 per square foot, this would cost

approximately \$300,000. Assuming a 10% down payment, principal loan amount of \$270,000 at a 5-year closed fixed rate of 4.64%, over a 25-year amortization period; the monthly payment would be \$1,515.46. If we add an additional \$323 in property taxes and utilities per month. The monthly shelter cost would be \$1,828.46, this would mean that the household would need to earn at least \$73,538.40 per month to afford this home.

Rental vs Home Ownership Comparison			
	Average Market Rent	New Construction/ (above example) Monthly Principal & Interest Payment (does not include MLI, or other mortgage insurance)	Resale Home Monthly Principal & Interest Payment (does not include MLI, or other mortgage insurance)
3-bedroom	\$700*	\$1,515.46**	\$426.50**
*may or may not include utilities			
**does not include utilities and property taxes			

Depending on the earning potential, if residents are worried about declining values, we can see from this table, it may be more affordable or attractive to purchase an existing home or rent versus new construction

Since the majority of household formations are 1 and 2 persons, a further analysis taking into account the 2011 National Housing Statistics of the individual median income of \$28,390 could potentially afford shelter costs of no more than \$710 per month. Suggesting that an individual making the average median income of \$28,390 could potentially afford a 3-bedroom apartment or purchase a resale home below the median value of \$80,145.

Another look at affordability based on the 2011 National Housing Survey median household income of \$58,732. This annual income could potentially carry shelter costs of \$1,468 per month.

Looking at the concept further, we examine the median shelter costs rental and ownership as per the 2011 NHS. The reported shelter costs for rental housing is \$620 while the ownership shelter cost was reported as \$ 516. These shelter cost would require an annual income of at least \$24,800 and \$20,640 respectively.

However, even though the majority to White River residents can afford shelter costs, the National Housing Survey reported that 25% of tenants in White River spend more than 30% on shelter costs while 6.1% of home owners are spending more than 30% on shelter costs. This would indicate that 10 tenants and 15 home owners are paying more then they can afford on shelter costs.

It should also be noted that both the consultations and the community surveys pinpointed hydro as one of the biggest concerns fueling the inability for households to manage shelter expenses.

Other major barriers highlighted in the survey included low number of units available (#1 barrier); poor condition of housing (#2 barrier), and heat and hydro (#3 barrier).

5.6 Land Assessment

According to the Town of White River, there are 197 vacant lots of which 52 are owned by the Town of White River while the remaining lots are owned by individuals, CPR, Province and other businesses. There are 12 abandoned properties owned by the Town of White River, of which 5 went to a tax sale and the others have not met the requirements for the tax sale process.

Within the 197 properties, 44 are currently for sale. These include 8 residential properties owned by the township, 34 un-serviced and undeveloped lots owned by the township, and 2 residential properties owned by private seller.

Based on the Realtor.ca website there are no properties for sale in White River; however, there are 28 in the surrounding area from Marathon to Wawa and Dubreville and Hawk Junction with sale prices ranging from \$28,000 to \$84,900.

6.0 Community Services

White River hired consultants to carry out a strategic review. The review consisted of a number of community consultations. The outcomes of these consultations amalgamated into the White River Strategic Plan for 2017 to 2021. The plan highlights nine priority services required within the community. The top three services include healthcare, education and housing with housing as the number two priority. The Strategic Plan has recommended a number of steps to address the vacant and abandoned buildings in the community. The remaining services include: recreational services, streets and sidewalks, municipal services, handicap services, transportation, and events. Strategy recommendations were also provided to guide the implementation of these services.

A growing body of research shows that access to good quality affordable housing supports (services) has positive community-wide benefits related to economic competitiveness, health, education and community well-being.

As a result of the population decline, many services over the years have been reduced or eliminated by many of the servicing agencies such as police, doctors, and schools. The residents are currently travelling to other municipalities at times over two hours to obtain the needed services.

Key stakeholder interviews expressed concerns that there are few services within the community that addresses community well-being. In addition, there were also concerns that there is no place in White River to accommodate homeless people and that currently the policy is to send them to Sault Ste. Marie (3.5 hours from White River) recognizing that there is a need for emergency / transitional housing.

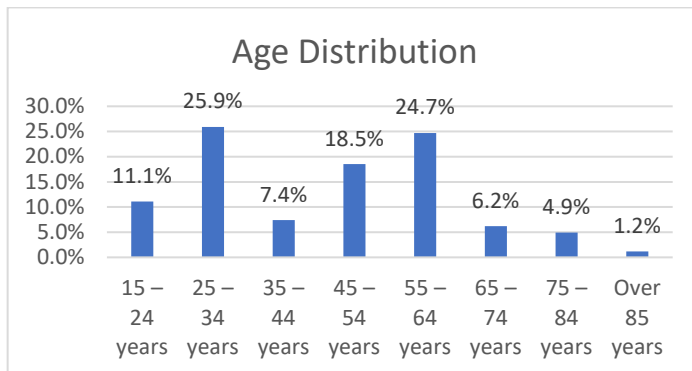
7.0 Community Housing Survey, Consultations, and Key Stakeholder Interviews

Valuable information was collected through the community consultations, stakeholder interviews and the housing survey. A total of 14 people attended the community consultations, 82 residents participated in the survey and approximately 50 people were contacted for interviews.

7.1 Community Housing Survey Summary

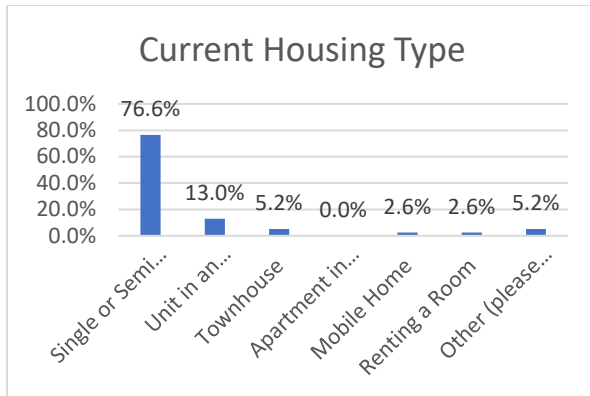
The survey confirmed various statistical data mentioned throughout the study and have identified a number of themes relating to the housing status in White River. The total number of surveys tabulated were 82, this represented 13.5% of the population in White River. Of these 55.5% were over the age of 45 confirming an increasing aging population.

Over 92% of the respondents lived in White River while the remaining identified themselves as not living in White River. Of those not living in White River, only 3 rented while the remaining owned homes. The age distribution chart below reflects that the top three age categories of people who responded to the survey were between the ages of 25 to 34, 45 to 54 and 55 to 64 with 65% of the participants being women.



Of the survey participants, 13.4% were retired, and 58.5% worked full-time, 11% worked part-time, 8.5% were unable to work due to health reasons, while 2.4% were unemployed. The remaining 6.1% were self-employed.

More than 27% of the respondents have lived in White River for more than 20 years, the next highest tenure is 19% for those who have lived in the Township for less than 1 year.

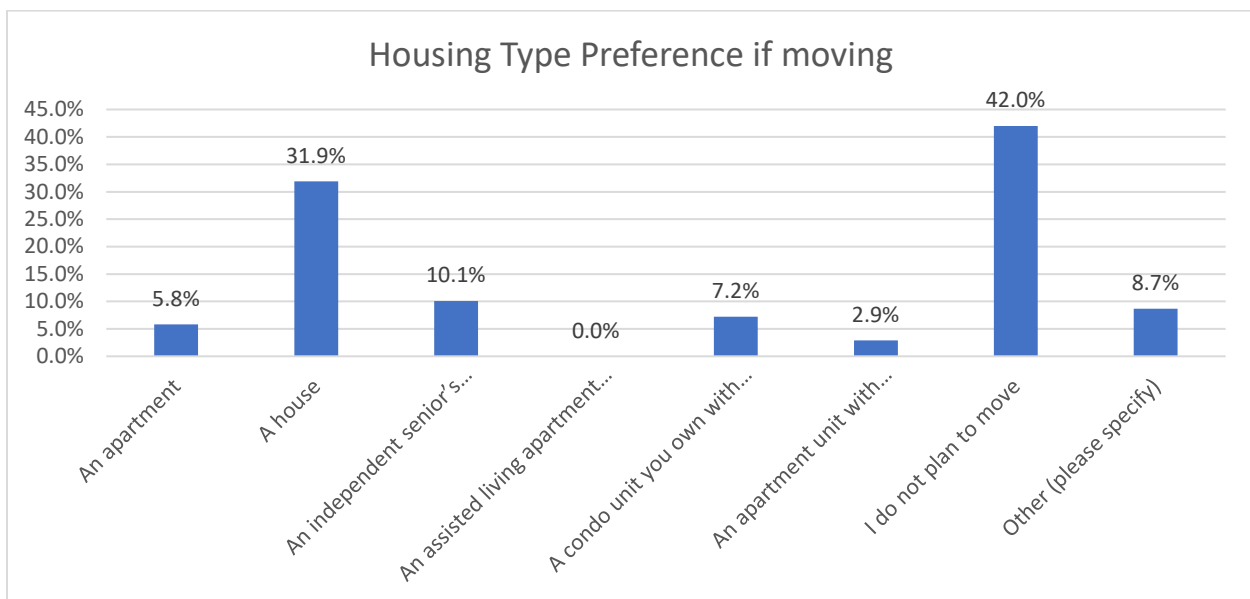


Only 23 of those who replied to the survey advised that they had dependent children living at home with them.

When asked about the number of bedrooms in their current residence, 55% said they currently have 3 bedrooms, while 22.5% said they had 2 bedrooms. When asked how many bedrooms they would need if downsizing; 45.6% said 2 bedrooms while 36.8% said 3 bedrooms. The remaining 18% was divided as 7.4% - 1 bedroom, and 10.3% - 4 bedroom.

Over 81% identified their current dwelling as being in good to excellent condition while 18.8% rated their current dwelling as poor to very bad.

When asked about what housing type they would move into should they plan to downsize; 42% said they did not plan to move, while 31.9% said a house, and only 10.1% said independent senior's apartment complex.



With respect to affordability, more than 43% said they felt they paid over 30% of their gross income on shelter costs while 28.8% said they did not know. Thirty percent of respondents said they made \$80,000 and more annual income while approximately 11% of the survey respondents made less than \$20,000 per year.

The highest percentage of survey participants were from the 25 to 34 age-category (25.9%). Of these, 8.5% said they made less than \$40,000 per year while the remainder made over \$50,000.

The majority of respondents owned a home, and 7% said they rented a room, house (single, row, townhouse) or an apartment in a building. All the participants said they had lived in White River for less than 10 years. When asked whether they would move, 19% did not know or did not plan to move; of those who planned to move most said they would move away from White River within the next 12 months to 2 years.

The next majority category of respondents was the 55 to 64 age group representing 24.7% of total surveys received. Sixteen percent of this age group made more than \$50,000 per year with 7% making less than \$40,000. Over 20% of this age group were employed or self-employed while the remaining were retired. Slightly over 50% of this cohort have lived in White River for 20 years or more while the others ranged from less than 1 year to 19 years. Less than 5% of the participants said they rented or leased. When asked how their household would change over the next 5 years, 9% of this cohort replied that they would move from White River. However, when asked about the timeframe, the majority said they did not know.

While there was a high percentage of respondents in the younger age categories, it was interesting to note that 11% of the respondents were over the age of 65; of these all except 1% lived in White River for over 20 years. Of those over 65; 66% were retired while the others were either employed or self-employed, the majority of which earned less than \$40,000 per year. Although most owned their homes, the majority of participants indicated that they would sell their homes and move elsewhere in White River with only one indicating they would need some form of assistance. When asked when they would move, only 28% responded that they would move within the next 12 months while the remaining contributors indicated that they did not know or did not plan to move. Those who wanted to move indicated that they wanted a 2-bedroom apartment in an independent seniors' complex.

Overall, the survey confirmed the findings from the census data as well as the consultations. The majority of residents who responded to the survey indicated that there would be no change in household over the next 5 years (30%) while 27% said they would move away from White River. Because the majority (51.8%) were between the ages of 25 to 54; it was not surprising that the majority of this group wanted to live in a house or condo with 2 and more bedrooms, with the bulk favouring 3 bedrooms.

In the 55+ categories, all except for a very small portion lived and owned a single or semi-detached house with 2 to 4 bedrooms. Most of these individuals would move within White River confirming that this group would prefer to stay within their community as they age.

Some open comments reflected an overwhelming need for better quality homes as too many are in disrepair or beyond repair. Some indicated a need for a new apartment building or freeing up land to either build or allow for mobile homes to be erected.

7.2 Summary of Consultations, and Interviews

From politicians to agencies and land lords, everyone recognizes that there is a shortage of appropriate housing and that existing housing stock is generally in poor condition.




Harte Gold and White River Forestry are ramping up operations and are in need of housing for employees.

There was overwhelming support for appropriate housing for seniors as this is seen as an opportunity to free up reasonably priced homes for new employees. However, based on the survey, respondents over the age of 55, 74% said they would not move from White River but were unsure when they would move while 27% said they would move into a seniors' independent living complex. Of the eleven participants age 65 and over, 27% said they would stay in Wawa and move within the next 5 years, while the others were unsure of their moving plans. In addition, 4 out of the 11 said they would move into a seniors' independent living complex.

8.0 Population Forecasts

8.1 Existing households

This section is intended to compare the current housing status within the community in comparison to the housing continuum.

 <p>Emergency Shelters Transitional Housing RGI / Social Housing</p>	 <p>Affordable Housing Programs (rental and homeownership)</p>	 <p>Private / Market Housing (rental and homeownership)</p>
<p>Government Subsidized Housing</p>	<p>Non-Market Housing</p>	<p>Market Housing</p>

Government Subsidized Housing:

There currently are no emergency shelters, transitional housing or supportive housing in the township. As noted above, some organizations have expressed a need to develop emergency and/or transitional housing. Currently, the policy is to transfer those in need to Sault Ste. Marie; however, transportation to the Sault becomes an issue.

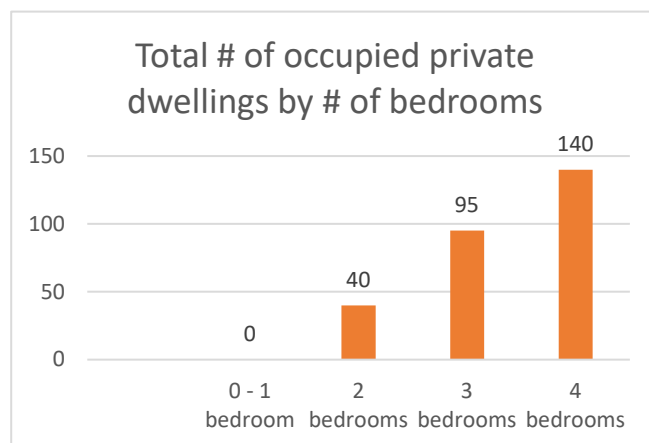
There is one seniors' independent living complex which houses 18 units. This building has a mix of subsidized and non-subsidized units and as of the end of 2016, had a waiting list of 7.

There are no long-term care facilities or retirement homes in White River. The residents would have to move to another community should they wish to live in this form of housing option.

Non-Market/ Market Housing:

There are 270 private dwellings made up of single-detached, semi, row and apartment dwellings with less than 5 storeys along with moveable homes. Based on the 2011 National Housing Survey, these dwellings are suitable. However, based on the consultations, many dwelling units in the Township are in disrepair and not habitable. The survey identified that approximately 19% of the respondents feel their dwelling is in poor to very bad condition. While 51% of the respondents advised that they experienced poor housing condition as a barrier to finding suitable housing in White River.

Although the 2011 Census reports no 1 bedroom units, we note from the rental survey that there are some 1-bedroom units in the Town. However, what is clear is that there are 195 - 1 and 2 person households in the community. This clearly identifies a need for these bedroom types.



Source: 2011 Statistics Canada Census Profile

8.2 Emerging Housing Need

White River is unique in that it originally was established as a railway town and built around the natural resources available in the surrounding area. The external economic downturn made the Town vulnerable and caused families to relocate to other municipalities or provinces.

The rebuilding of the White River Forestry Products company has allowed the population to stay at bay. Along with the opening of Harte Gold Corp., White River is evolving once again.

White River has a high potential to increase employment opportunities with the opening of a 3rd line at the White River Forest Products mill, mining operations and a possible mill development at Harte Gold Corp. Sugar Zone (as per the Harte Gold Corp. website). Our consultations have brought to light that there could potentially be at least 450 new employees hired. These industries can provide economic development and yield positive community-wide benefits such as the demand for goods and services which in turn will increase local employment opportunities, and spur job creation in construction and renovation industry, to mention a few.

In addition to the economic demand for housing, there is an increasing high proportion of seniors over the age of 65 in White River. More and more studies have confirmed that seniors want to age in place. This was confirmed in the 2011 National Housing Survey whereby many of the White River residents do not want to move to another community and 77% have lived in White River for over 20 years.

Many research studies have identified that while many seniors would prefer to live at home, many will require a range of housing options and supports as their health and mobility changes. The following are various types of housing options for seniors to be considered:

- Supportive Housing: independent living while having supports
- Share Equity Models: three types, life leases, co-housing and community land trusts.
- Long-term care housing: retirement or palliative care housing

Although only 11% of the respondents from the housing survey were over the age of 65, 10% advised that they would move into an independent seniors' complex should they be required to move.

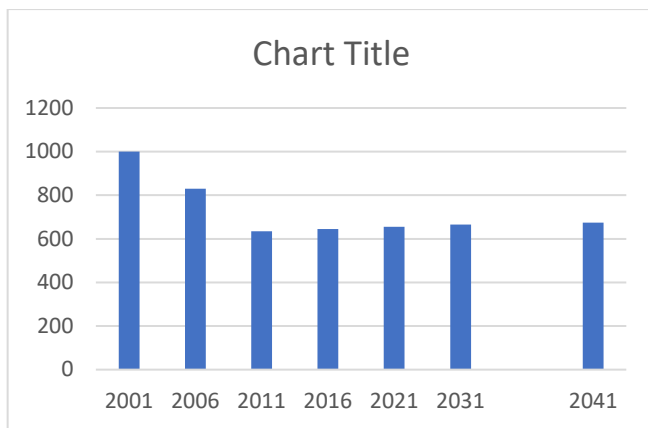
It should be noted that White River is a small community and there must be a balance between what is required, what is affordable to the residents, and what can be built that will allow the revenues to carry the operating costs of new construction. For this reason, during the consultations it was suggested that anywhere from 6 to 10 seniors' units should be built.

Lastly, a temporary emerging need was noted for emergency / transitional housing units (2-3 units) which will help support the homelessness and housing first initiative which will also fill the gap from the time the individual or family requires assistance to the time they are able to obtain permanent housing either within or out of the community.

8.3 Population Forecast

Population forecasts take into consideration three key factors: birth rates, death rates and migration. Since this information was not readily available, the population growth forecast is based on the Ontario Ministry of Finance population projection percentages. These percentages (2021 - 1.6%, 2031- 1.5%, 2041 - 1.3%) were applied to the 2011 Statistics Canada Census population for White River.

While the Ministry of Finance is projecting that most of the population growth will be in urban centres, the Northern Ontario region will remain relatively stable with a slight decrease by 2041. However, that is the opposite in Northwest Ontario whereby the Ministry of Finance is projecting a slight percentage increase by 2041. The chart below has applied the percentage forecasted by the Ontario Ministry of Finance to the reported 2011 Census population to arrive at an increased population of 674 by 2041.



Based on the definition for population projections above, this calculation does not include the possible population increase due to the emerging industries.

Source: Sources: Statistics Canada, 1991–2011, and Ontario Ministry of Finance projections (Table A) and Arc Management Services

Assuming that the population will grow at a rate of 6% similar to the growth from 2011 to the 2016 Census cycle, the population in White River could potentially grow to 864.

8.4 Future Housing Supply

The current and future supply of housing consists of the following:

- Existing, vacant dwelling units available for purchase, lease or rent
- Existing, vacant residential lots available for new home construction
- New residential lots
- Land designated for residential land uses but not yet approved or proposed for development
- Secondary Suites and Garden Suites

Based on the review of the land assessment, Section 5.6 above, there are 197 existing vacant residential lots available within existing subdivisions. Many of these lots have been vacant for several years, therefore, may be available for new housing.

The projected number of households will depend upon the projected household size which in turn depends upon the age profile of the future population. In 2011, the average household size in White River was 2.2 persons per household, assuming the anticipated population will continue to slowly increase to an average of 2.3 persons per household, White River would require approximately 293 households which means that an additional 23 units will be required. Assuming that there will be a larger population based on the mining operations, there will be a need for at least 106 new units.

With respect to future housing supply, there is enough available land and vacant buildings to address the projected number of households utilizing various housing types such as townhouses, apartments, and semi-detached. Based on the current household formations, there is a large population of 1 and 2 person households living in larger homes which could potentially downsize to 1 and 2 bedroom units.

9.0 Housing Issues and Gaps

Examining the housing continuum, one can see that within each municipality there are varying degrees of affordability in the range of housing options. Providing housing options means that municipal responses to the housing challenges also requires a range of approaches.

However, in order to address issues and gaps, it is important to highlight what the issues and gaps are. These challenges are based on the literature review and the housing consultations, along with the surveys and key stakeholder interviews.

On a macro level, White River faces a number of challenges which are not reviewed extensively within this report; however, they include:

- Remote community
- Geographic location
- Travel distances from larger centres
- Small and declining population base
- Weather conditions
- Not enough resources, services and infrastructure
- Small pool of skilled workers
- Property values are too low
- Emerging economy

On a micro level, the challenges which are discussed within this report and have been identified through the consultations and surveys.

Below are the themes as described by key stakeholders, focus group consultations and the housing survey and confirmed through our research and analysis.

- Official Plans and Zoning By-laws outdated
- Difficult for seniors to age in place
- Not enough adequate rental housing for single individuals
- Few housing options
- Difficulty obtaining financing
- Current housing in poor condition
- Property values are too low
- Emerging economy

10.0 Recommendations

White River’s long-term goal is to have a range of housing options within the community that will respond to the needs of current and future residents.

An arm’s length housing corporation would provide the municipality with the ability to oversee housing requirements, develop, operate and promote housing projects within their community. However, this option would require a large investment by the municipality which may not be feasible at this time.

The recommendations below are designed to meet current needs but also to build towards future requirements. It is recommended that the long-term housing goals for the municipality include:

1. Ensuring that policies and procedures are in place to encourage and promote innovative housing development and directives which will promote housing maintenance
2. On-going incentives through policies and procedures for the development of housing
3. Advocating for more housing funds from the Provincial and Federal governments

10.1 Short-term Planning

Recommendation 1: Create an on-going volunteer housing committee or task force.

In the absence of housing department at the Township of White River, it will be beneficial to partner with members of the community to help formulate and present housing needs and actions to the Municipal Council or other municipal authority (as per Council) on an on-going basis to help with emerging housing needs, brainstorming on out-of-the-box solutions for housing issues, or simply ensuring community members are being made aware of housing programs.

- Explore and establish a volunteer housing advisory committee, housing focus group, or task force under the direction of the municipality or other authorized entity made up of members from various community agencies including health providers, funding agencies, developers and law enforcement to share information, collaborate and coordinate housing plans for the community taking

into consideration issues and gaps being experienced. Establish duties for this committee through the vision, mission and value statements and terms of reference.

- Use housing and homelessness plans along with this plan to guide the committee's work plan
- Facilitate the sharing of information and best practices on housing issues with housing partners and / or partners within surrounding communities

Recommendation 2: Encourage the development of a senior's project

During the consultations, there was a strong support for the expansion of a seniors' complex to be built on excess land available at the current complex. Since the land is already available, it is recommended that an investigation be carried out to determine feasibility to build a 6 to 10 unit seniors' complex in that location. As the proposed project, will fall under the current non-profit organization, the operational systems and on-going management are already in place. This means that this proposal has a good start towards a shovel ready project. A feasibility study and business plan would be required prior to any start.

Development of this project, would allow seniors ready to sell their home to move into an independent seniors' complex while freeing homes for new comers to White River.

Recommendation 3: Continue to Phase 2 of the Housing Need and Demand Study

Encourage the continuation to Phase 2 of the Housing Need and Demand Study to expand the study to include a business plan, capital budgets and partnership opportunities to identify the possibility of developing a project for the above referenced.

10.2 Long-term Planning

The following will address the micro challenges identified in the above Section 9.0 Housing Issues and Gaps that will prepare the community as a whole to address infrastructure to preserving and maintaining the existing housing to developing new housing.

The recommendations are outlined to develop, upgrade and enhance the existing foundation for the continued development of housing in the community as economic growth progresses.

Recommendation 4: Need to review Land Use and Policy Oriented Actions

Local housing development starts with identifying a range of planning and financial tools that are available and create the framework to develop and implement official plan policies as well as zoning. This strategy helps to direct the development and promote the availability of a full range of housing types. This includes implementing policies to permit units, along with policies needed to use planning and financial tools. The absence of these policies could delay and frustrate developers, community members and municipal authorities. It will be important to ensure that the current land use policies are in place in order to meet current and future housing growth.

- Review and where necessary amend the Official Plan to include current policies and provisions for increased permission for second residential units and garden suites, control and demolition or conversion of rental housing to condominium or non-residential buildings to residential units. Provide for the acquisition and sale of land by the Township for the development or promotion of affordable housing.
- Strengthen the objectives to ensure the provision of a range and mix of housing types, styles and densities to accommodate the diverse economic and social needs of current and future residents
- Council to work with developers, service delivery groups and funding agencies in an effort to create affordable housing opportunities primarily through redevelopment and intensification
- Investigate and consider the designation of Community Improvement Planning policies where incentives can be offered in order to achieve a public policy goal such as the creation of affordable housing
- Review and amend where necessary the Town's Zoning By-laws to incorporate new zones, add to existing residential zones and/or define triplex, fourplex and other multi-unit dwelling types
- Review and amend where necessary the Town's Zoning By-laws respecting second residential units permitted in single detached dwellings, semi-detached and townhouses as well as accessory structures and rooming house for temporary workers.
- Undertake a review of financial incentives for the development of housing such as discounts, waivers, or deferrals of development charges, multi-residential tax class with a rate equal to residential rate, building permits, etc.
- Undertake a review as to opportunities for financial incentives for brownfield lands, and surplus lands owned by the municipality

- Investigate opportunities to encourage development, renovation or conversion for housing through the municipal development approval process such as improving turn around times for building approvals
- Where feasible and deemed appropriate, support Non-profit housing providers through financial incentives for the expansion and redevelopment of existing housing projects
- Examine the potential for the development of a life lease project, or Abbeyfield-type of housing as alternative forms of seniors' accommodation
- Ensure rental buildings are inspected and occupancy permits issued as evidence of compliance with the Ontario Fire Code, Building Code and Electrical Safety Code to encourage the maintenance of rental buildings and apartment units

Recommendation 5: Need to create strategic partnerships with various businesses and agencies including Algoma District Services Administration Board and North East LHIN.

There are many levels and complexities when it comes to housing, housing finance, development or operations. In today's environment, whether it is government agencies or local businesses, partnership opportunities become very important. Supporting the collaboration of working in partnership with surrounding communities, agencies, other level of governments, and non-profit housing providers can help in identifying and promoting housing needs and solutions.

- It is recommended that the Town work with potential builder/developers, non-profit organizations / businesses, rental housing developers/ rental housing property managers to encourage them to build and operate rental housing appropriate for the community.
- Work with and collaborate with the Algoma District Services Administration Board to bring education and knowledge to the community.

The ADSAB is responsible for a number of housing programs which include financial assistance to those in need of shelter assistance, the Ontario Renovates program which assists home owners with capital repairs (as per criteria outlined by the program) and the Investment in Affordable Housing dollars to build new affordable housing. Although all these programs have criteria and budget restrictions, working in collaboration with the ADSAB could assist both the ADSAB in determining needs by being part of the pulse of the community and providing the White River residents ready knowledge of and access to programs.

- Work with and collaborate with the North East LHIN. The NE LHIN has developed a Strategic Plan: Innovative Housing with Health Supports in Northeastern Ontario. The plan was developed in the context of numerous other

strategies such as the Ministry of Health and Long Term Care's new Patients First initiatives, the Ministry of Housing 2016 Long Term Affordable Housing Strategy and The Journey Together: Ontario's Commitment to Reconciliation with Indigenous Peoples with the intent to align NE LHIN Strategic Plan with the initiatives and plans of these partners to improve quality of life for those requiring housing with health and social supports.

The intent of this collaboration is to ensure that the residents of the community have the health services and supports needed to remain in the community.

Recommendation 6: Continue the process as outlined in the 2017 - 2021 Strategic Plan

- Continue with tax sales of vacant or abandoned buildings / homes
- Make lots available for sale
- Have buildings inspected for possible health and safety hazards
 - Public Health
 - Fire Department
 - Building Inspectors

Recommendation 7: Ensure that there is a greater diversity of housing mix

The housing continuum provides a picture of the various housing options needed in every community. The number and type of options will depend on the needs of the community. The study identified a need to have a greater diversity of housing mix.

- Housing mix is needed for younger families, single persons, older persons and those who need affordable housing and housing that meets physical and other limitations of seniors and individuals, and transient individuals
- Need to create low to medium density development
- Need to promote more affordable rental and ownership housing options
- Need to consider various housing options such as garden suites, secondary units, seniors supportive housing, life lease housing and Abbeyfield type housing, co-housing and transient homes
- Need to consider innovative forms of housing construction

Recommendation 8: Need to revisit the Needs and Demand plan every 5 years

- Housing is one of the most fundamental human needs and affects almost every aspect of a community and its residents. It contributes to the creation of complete and more economically viable community. The provision of a range housing options allows families and individuals of all income levels to find a place to call home is vital to the strength of the community and the quality of life for existing

and new residents. For this reason, it will be important to revisit the plan and review the needs and supply of housing in the community, in particular, because of the emerging economic development within the community.

11.0 Implementation of the Plan

The successful implementation of the plan is reliant on having a structured approach to undertaking tasks, managing resources and evaluating progress on an on-going basis. A formal implementation strategy identifying responsibilities, projected time lines and resources for each of the recommendation should be developed to help ensure that the recommendations and proposed actions are operational.

The implementation strategy should provide:

- An outline of moving the plan forward including the governance for plan implementation and resources needed and available
- Approaches to track, monitor and report its progress and evaluate its effectiveness over time.
- Outline the initial priorities and key success factors in an effort to help ensure that the ideas turn into actions.
- Develop a communication strategy to further assist in moving the plan forward.

12.0 Conclusion

The literature review, the consultations, and the surveys have all identified a need for housing in White River in particular as a result of an aging population and the emerging economy.

The Municipality along with the community acknowledges that housing is an important component for attracting and accommodating a workforce; therefore, it will be important to ensure that there is a range of housing that accommodates a variety of household incomes. This will be an important piece in efforts to attract and retain employees and businesses, along with accommodating population growth and new investment.

The objective of the plan was to identify the current housing situation in the community, forecast the demand for affordable and supportive housing by type (single dwelling, apartments, and transient) and by user group (e.g. seniors, industry) and recommend an approach to build housing in the community.

Section 4 and Section 5 have identified the housing types within the community and the need for bachelor, 1 and 2 bedroom units. The forms of these housing types can be developed in a variety of ways. For example, through secondary and garden suites, and apartment complexes. Currently, there does not appear to be the need for family type units, this does not mean that there may never be a need as a result of the emerging economy, for this reason, we are recommending a revisit of the housing need and demand within 5 years.

As noted throughout the study as well as the gaps and issues as identified in Section 9, there currently is a need for housing in White River; however, the housing must be strategic in order to ensure that there are no empty buildings causing hardship for developers/owners in turn for the municipality.

As noted in Section 5 (Housing Market), there is a high population of 1 and 2 person households in the community but not enough bachelor, 1 and 2 bedroom units. However, this does not necessarily mean that all these households are looking for smaller units as the households may also represent young individuals just starting out.

The over 50 age-cohort represents 43.9% of the population and of these 13% are over the age of 65. We also know through the 2011 Census that of those over the age of 65, 25 (31%) are living alone. It is reasonable to say that those over the age of 65 are either retired or getting ready to retire. As such, based on the consultations, surveys and the census mobility rate; it would be reasonable to say that these individuals or couples in this cohort would like to remain in White River. Based on a lack of smaller units, the consultations and surveys; it will be necessary to construct an-independent-seniors complex (6 to 10 units) so that there is opportunity for these individuals to remain in the community for those who are currently ready to move (Section 8). Although there is a need for a long-term care facility at this time, the feasibility of constructing a small project at this time may not be justified (feasibility study would be required).

Along with the above, there is a current need for 2 to 3 men's transitional units (Section 8).

Due to the current funding programs or models, the rent-geared-to-income buildings constructed in the past are no longer being funded; however, there are affordable housing dollars through the Investment in Affordable Housing Agreements that are administered by the Algoma District Services Administration Board which would require shovel ready projects to bid for the dollars when an RFP is announced. In order to qualify for the funding, the project must be shovel ready and meet the conditions specified in the RFP as outlined by the ADSAB.

Based on the social housing waiting list of 7 and the 2011 Census data where at least 25 households (Section 5) are paying more than 30% of their income on shelter; it will also be necessary to lobby the Algoma District Services Administration Board for additional rent supplements or housing allowances to assist those paying over the 30% of income for shelter costs. Along with the ADSAB, it will be important to lobby the NE LHIN for assistance with providing health care supports or services to seniors and others in the community.

In order to respond to the housing needs of the community, municipalities are doing more with less money and it is particularly true for small communities such as White River. Given the demand for housing due to the emerging economic conditions, it is unlikely that the amount of required housing will happen in the near future unless additional funding becomes available from various levels of government.

Possibilities do exist for both new residential development and redevelopment (or conversion) of existing sites. Future developments would likely be in the form of low density apartment buildings, town house or semi-detached housing, secondary and garden units. It is important to note that the development of housing to meet the upcoming economic demand, will require a range of approaches and time to plan, and execute the goals.

A process to facilitate the supply of appropriate and affordable housing is critical. For this reason, the recommendations have been provided as a framework to develop a foundation that will allow the success of the community to build housing.

In addition to policies and procedures, because the municipality is not a housing corporation which will develop and manage rental housing projects, this will involve the creation of strategic alliances in order to look at the partnership opportunity(ies) to build and manage a new project.

In the short-term an expansion of the existing seniors' complex can be investigated along with the process to help seniors transition into these housing projects and to provide guidance on how to sell their homes at a fair price to incoming new employees.

Due to the emerging economic development, it will be important to review this plan and the need for additional housing on a regular basis.

13.0 References

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